

Certificate Number: 03621-PAE-DE-033784571

Bankruptcy Case Number: 19-16648



03621-PAE-DE-033784571

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 4, 2019, at 10:53 o'clock AM EST, Javier A Ramos completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 4, 2019 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor

Certificate Number: 03621-PAE-DE-033784567

Bankruptcy Case Number: 19-16648



03621-PAE-DE-033784567

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 4, 2019, at 10:50 o'clock AM EST, Angelina L Ramos completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 4, 2019 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor